

# **EXHIBIT 9**

Official Use Only  
OMB Nos. 1210-0110  
1210-0089

Form **5500**

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security  
Administration

Pension Benefit Guaranty Corporation

**Annual Return/Report of Employee Benefit Plan**

This form is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code).

► Complete all entries in accordance with the instructions to the Form 5500.

**2004**

This Form Is Open to  
Public Inspection.

**Part I Annual Report Identification Information**

For the calendar plan year 2004 or fiscal plan year beginning

and ending

- A This return/report is for: (1) ☐ a multiemployer plan;  
(2) ☒ a single-employer plan (other than a multiple-employer plan);

- (3) ☐ a multiple-employer plan; or  
(4) ☐ a DFE (specify) \_\_\_\_\_

- B This return/report is: (1) ☐ the first return/report filed for the plan;  
(2) ☐ an amended return/report;

- (3) ☐ the final return/report filed for the plan;  
(4) ☐ a short plan year return/report (less than 12 months).

C If the plan is a collectively-bargained plan, check here ☐

D If filing under an extension of time or the DFVC program, check box and attach required information. (see instructions) ☒

**Part II Basic Plan Information -- enter all requested information.**

1a Name of plan  
M&T BANK CORPORATION RETIREMENT SAVINGS PLAN

1b Three-digit plan number (PN) 004

1c Effective date of plan (mo., day, yr.)  
04/01/1986

2a Plan sponsor's name and address (employer, if for a single-employer plan)  
(Address should include room or suite no.)  
MANUFACTURERS AND TRADERS TRUST CO.

2b Employer Identification Number (EIN)  
16-0538020

2c Sponsor's telephone number  
716-842-5872

2d Business code (see instructions)  
525920

ONE M&amp;T PLAZA

BUFFALO

NY 14203-2301

**Caution:** A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report if it is being filed electronically, and to the best of my knowledge and belief, it is true, correct and complete.

SIGN  
HERE

Signature of plan administrator

Date

Type or print name of individual signing as plan administrator

SIGN  
HERE

Signature of employer/plan sponsor/DFE

Date

Type or print name of individual signing as employer, plan sponsor or DFE

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.

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Form **5500** (2004)

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## M&amp;T BANK CORPORATION RETIREMENT SAVINGS PLAN AND TRUST

## SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

<u>Name and title of issuer</u>	<u>Number of shares or principal amount</u>	<u>Fair value</u>
<b>Common stock</b>		
Financial:		
* M&T Bank Corporation <sup>1</sup>	2,619,030	\$ 292,436,176
<b>Mutual fund investments</b>		
Lord Abbett Distributor LLC Mid Cap Value Fund	443,815	10,043,535
* MTB Group of Funds Balanced Fund	1,386,280	18,673,196
* MTB Group of Funds Intermediate-Term Bond Fund	1,327,557	13,381,778
* MTB Group of Funds Large Cap Growth Fund	2,576,637	20,278,134
* MTB Group of Funds Large Cap Stock Fund	2,188,280	18,994,268
* MTB Group of Funds Large Cap Value Fund	724,156	8,240,895
* MTB Group of Funds Mid Cap Stock Fund	2,939,810	49,065,426
* MTB Group of Funds Prime Money Market Fund	54,163,212	54,163,212
* MTB Group of Funds Small Cap Growth Fund	1,374,835	24,100,854
* MTB Group of Funds U.S. Government Bond Fund	2,010,024	19,155,532
Pacific Investment Management Company LLC (PIMCO) Total Return Fund	404,745	4,318,625
* T. Rowe Price Associates, Inc. Balanced Fund	888,200	17,497,541
* T. Rowe Price Associates, Inc. Equity Income Fund	902,376	23,994,173
* T. Rowe Price Associates, Inc. Growth Stock Fund	727,695	19,407,636
* T. Rowe Price Associates, Inc. Retirement 2010 Fund	1,052,985	14,783,906
* T. Rowe Price Associates, Inc. Retirement 2020 Fund	562,423	8,374,478
* T. Rowe Price Associates, Inc. Retirement 2030 Fund	411,393	6,376,590
* T. Rowe Price Associates, Inc. Retirement 2040 Fund	514,991	8,018,406
* T. Rowe Price Associates, Inc. Retirement Income Fund	352,519	4,321,879
* T. Rowe Price Associates, Inc. Small-Cap Value Fund	946,172	33,759,420
Templeton Funds, Inc. Foreign Fund	3,782,655	46,526,658
		<u>423,476,142</u>
<b>Common trust fund investments</b>		
* T. Rowe Price Associates, Inc. Equity Index Trust	1,823,314	62,302,632
<b>* Loans to participants</b>		
5.00%-11.50%, fully secured by vested benefits, due 2005 through 2014	\$ 14,242,151	<u>14,242,151</u>
<b>Total investments</b>		<u>\$ 782,457,101</u>

<sup>1</sup> See note 6 of notes to financial statements.

\* Denotes party-in-interest.